

Certificate Number: 03088-PAW-DE-036740326

Bankruptcy Case Number: 17-10862



03088-PAW-DE-036740326

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on August 7, 2022, at 4:06 o'clock PM CDT, Richard D Kardos completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: August 7, 2022 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor